

Debtor 1 Michael George Schwentner  
 Debtor 2 Joy N. Schwentner  
 (Spouse, if filing)  
 United States Bankruptcy Court for the: Eastern District of Pennsylvania (Reading)  
 Case number 16-11037

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

<b>Name of Creditor:</b> Bank of America, N.A.	<b>Court claim no. (if known):</b> _____
<b>Last 4 digits</b> of any number you use to identify the debtor's account: 5199	<b>Date of payment change:</b> Must be at least 21 days after date of this notice 08/12/2016
	<b>New total payment:</b> Principal, interest, and escrow, if any \$246.34

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No  
 Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
 Describe the basis for the change. If a statement is not attached, explain why:

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Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No  
 Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
 If a notice is not attached, explain why:

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Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No  
 Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN THE BILLING CYCLE CHANGED

Current mortgage payment: \$238.39

New mortgage payment: \$246.34

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ taka hudson

Assistant Vice President; Bankruptcy Specialist

Date 07/19/2016

Print: taka hudson

Title Assistant Vice President; Bankruptcy Specialist

Company Bank of America, N.A.

Address 16001 N. Dallas Pkwy  
Addison, TX 75001

Specific Contact Information:

Phone: 214-209-3796

Email: taka.hudson@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Reading)

Chapter 13 No. 16-11037

In re:

Michael George Schwentner and Joy N.  
Schwentner

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on July 19, 2016, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Michael George Schwentner  
Joy N. Schwentner  
4285 Scheidys Road  
Whitehall, PA 18052-1918

Debtor's Attorney: KEVIN K. KERCHER  
Law Office of Kevin K. Kercher, Esq., PC  
881 Third Street  
Suite C-2  
Whitehall, PA 18052

Trustee: FREDERICK L. REIGLE  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
P.O. Box 4010  
Reading, PA 19606

/s/ Bruce Bertrand

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(as authorized agent for Bank of America, N.A.)  
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